IN THE CLAIMS

Please amend the claims as follows:

Claims 1-24 (Canceled).

Claim 25 (Currently Amended): A computer-based risk detection system comprising:

a server connected to a communication network;

a network interface, at the server, configured to receive risk information from geographical distributed computerized data sources located in first geographical areas via the communication network, the risk information including an identification of a specific risk, a rating of the specific risk, and information for associating the specific risk with one of the first geographical areas;

a memory configured to store received risk information, the identification of the specific risk and the rating of the specific risk being assigned to one of the first geographical areas;

a memory configured to store a plurality of correlation factors associated with geographical areas and and/or a plurality of stored data about spreading patterns, wherein each of said plurality of correlation factors are associated with geographical areas and each of said and/or plurality of stored data about spreading patterns correspond to a different one of a plurality of specific risks including risks associated with technical, ecological, geological, meteorological, epidemiological, cultural, political and economical systems;

a processor configured to detect a specific risk emerging in one of the first geographical areas and spreading to one or more second geographical areas based on stored risk information including the rating of the specific risk assigned to the one of the first

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geographical areas, ~~and based on~~ the stored correlation factors <u>and</u> ~~and/or~~ <u>the</u> data about spreading patterns; and

an output configured to provide to an interface output data depending on the detected emerging risk and the second geographical areas.

Claim 26 (Previously Presented): The risk detection system according to claim 25, wherein the interface is part of the risk detection system, the interface is configured to store the output data provided by the output, and the interface and the output data stored therein are accessible to devices external to the risk detection system.

Claim 27 (Previously Presented): The risk detection system according to claim 25, further comprising stored area attributes, and wherein the processor is configured to detect the emerging specific risk based on stored area attributes associated with the one of the first geographical areas and with the second geographical areas.

Claim 28 (Previously Presented): The risk detection system according to claim 25, wherein the processor is configured to use an expert system to detect the emerging specific risk based on stored rules.

Claim 29 (Previously Presented): The risk detection system according to claim 25, further comprising a database, wherein the memory storing received risk information is configured to store the received risk information in the database, and the processor is configured to detect the emerging specific risk by periodically extracting risk information stored in the database.

Claim 30 (Previously Presented): The risk detection system according to claim 25, wherein the processor is configured to generate automatically a message to an administrator upon detection of an emerging specific risk.

Claim 31 (Previously Presented): The risk detection system according to claim 25, wherein the risk detection system is configured to relate a detected emerging risk to its relative impact on a technical product, a technical system, and/or an insurance product.

Claim 32 (Previously Presented): The risk detection system according to claim 25, wherein the risk information includes information relating to a relative impact of an identified specific risk on a technical product, a technical system, and/or an insurance product, and the output is configured to include in the output data provided to the interface state information or instructions.

Claim 33 (Currently Amended): A computer-readable recording medium including computer program code, which when executed by one or more processors of a computer-based risk detection server causes the server to perform a method for detecting risks such that:

the server receives risk information from geographical distributed computerized data sources located in first geographical areas via a communication network connected to the server, the risk information including an identification of a specific risk, a rating of the specific risk, and information for associating the specific risk with one of the first geographical areas,

the server stores the received risk information, the identification of the specific risk and the rating of the specific risk being assigned to one of the first geographical areas,

the server stores data about a plurality of spreading patterns <u>and</u> [[and/or]] a plurality of correlation factors associated with geographical areas, wherein each of said plurality of correlation factors <u>are</u> associated with geographical areas <u>and each of said</u> [[and/or]] plurality of stored data about spreading patterns correspond to a different one of a plurality of specific risks including risks associated with technical, ecological, geological, meteorological, epidemiological, cultural, political, and economical systems,

the server detects a specific risk emerging in one of the first geographical areas and spreading to one or more second geographical areas based on stored risk information including the rating of the specific risk assigned to the one of the first geographical areas<u>,</u> ~~and~~ ~~based on~~ the stored correlation factors <u>and the</u> [[and/or]] data about spreading patterns, and

the server provides to an interface output data depending on the detected emerging risk and the second geographical areas.

Claim 34 (Previously Presented): The computer-readable recording medium according to claim 33, further comprising computer program code for controlling the processors of the server such that the server stores the output data in the interface, the interface being located in the server, and such that the server provides to devices external to the server access to the interface and to the output data stored therein.

Claim 35 (Previously Presented): The computer-readable recording medium computer program product according to claim 33, further comprising computer program code for controlling the processors of the server such that the server stores area attributes, and the server detects the emerging specific risk based on stored area attributes associated with the one of the first geographical areas and with the second geographical area.

Claim 36 (Previously Presented): The computer-readable recording medium according to claim 33, further comprising computer program code for controlling the processors of the server such that the server stores rules for an expert system, and such that the server executes the expert system, the expert system being configured to detect the emerging specific risk based on the stored rules.

Claim 37 (Previously Presented): The computer-readable recording medium according to claim 33, further comprising computer program code for controlling the processors of the server such that the server stores received risk information in a database, and such that the server detects the emerging specific risk by periodically extracting risk information stored in the database.

Claim 38 (Previously Presented): The computer-readable recording medium according to claim 33, further comprising computer program code for controlling the processors of the server such that the server generates automatically a message to an administrator upon detection of an emerging specific risk.

Claim 39 (Previously Presented): The computer-readable recording medium according to claim 33, further comprising computer program code for controlling the processors of the server such that the server relates a detected emerging risk to its relative impact on a technical product, a technical system, and/or an insurance product.

Claim 40 (Previously Presented): The computer-readable recording medium according to claim 33, further comprising computer program code for controlling the

processors of the server such that the server receives and stores the risk information, the risk

information including in addition information relating to a relative impact of an identified

specific risk on a technical product, a technical system, and/or an insurance product, and such

that the server includes in the output data provided to the interface state information or

instructions.

Claim 41 (Currently Amended): A computer-based method for detecting risks,

comprising:

transmitting from geographically distributed computerized data sources located in

first geographical areas via a communication network risk information to a server, the risk

information including an identification of a specific risk, a rating of the specific risk, and

information for associating the specific risk with one of the first geographical areas;

receiving on the server the risk information transmitted by the geographical

distributed computerized data sources;

storing by the server of received risk information, the identification of the specific risk

and the rating of the specific risk being assigned to one of the first geographical areas;

storing in a memory data about a plurality of spreading patterns and [[and/or]] a

plurality of correlation factors associated with geographical areas, wherein each of said

plurality of correlation factors are associated with geographical areas and each of said

[[and/or]] plurality of stored data about spreading patterns correspond to a different one of a

plurality of specific risks including risks associated with technical, ecological, geological,

meteorological, epidemiological, cultural, political, and/or economical systems;

detecting by the server a specific risk emerging in one of the first geographical areas

and spreading to one or more second geographical areas based on stored risk information

including the rating of the specific risk assigned to the one of the first geographical areas, ~~and~~

~~based on~~ the stored correlation factors <u>and the</u> [[and/or]] data about spreading patterns; and

      providing by the server to an interface output data depending on the detected

emerging risk and the second geographical areas.

      Claim 42 (Previously Presented): The computer-based method according to claim 41,

wherein the output data is stored by the server in the interface, and the interface and the

output data stored therein are made accessible to devices external to the server.

      Claim 43 (Previously Presented): The computer-based method according to claim 41,

wherein area attributes are stored in a memory, and the detecting the emerging specific risk is

based on stored area attributes including correlation factors associated with the one of the

first geographical areas and with the second geographical area.

      Claim 44 (Previously Presented): The computer-based method according to claim 41,

wherein rules for an expert system are stored in a memory, and the emerging specific risk is

detected by an expert system based on the stored rules.

      Claim 45 (Previously Presented): The computer-based method according to claim 41,

wherein the received risk information is stored in a database, and the emerging specific risk is

detected by periodically extracting risk information stored in the database.

      Claim 46 (Previously Presented): The computer-based method according to claim 41,

wherein a message to an administrator is generated automatically upon detection of an

emerging specific risk.

Claim 47 (Previously Presented): The computer-based method according to claim 41, wherein a detected emerging risk is related to its relative impact on a technical product, a technical system, and/or an insurance product.

Claim 48 (Previously Presented): The computer-based method according to claim 41, wherein included in the risk information is information relating to a relative impact of an identified specific risk on a technical product, a technical system, and/or an insurance product, and state information or instructions are included in the output data provided to the interface.